

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS
EASTERN DIVISION

IN RE: Richard F. Berlo Jr., Debtor

CHAPTER 13
CASE NO. 05-10805-JNF

CERTIFICATE OF NON-COMPLIANCE

I, Richard T. Mulligan, Esquire of HARMON LAW OFFICES, P.C., do hereby state as follows:

1. That this office represents Option One Mortgage Corporation under a mortgage given by Richard F. Berlo Jr. and Irene C. Skapriwsky securing the real estate at 293-295 Forest Hills Street, Jamaica Plain (Boston), MA 02130.

2. A Motion for Approval of Stipulation was filed by Option One Mortgage Corporation on February 2, 2007 regarding Option One Mortgage Corporation's Motion for Relief from Stay. According to said Stipulation, the debtor would make their monthly post-petition payments and that Option One Mortgage Corporation would be paid off in full within ninety (90) days.

3. Debtor, Richard F. Berlo Jr., has defaulted upon the terms of the Stipulation by failing to pay Option One Mortgage Corporation off in full according to the terms of said Stipulation Agreement.

4. On May 7, 2007, a notice of default was sent to the debtor and his attorney advising them of the default. To date, that default has not been cured.

5. The movant requests that the automatic stay be hereby terminated by the filing of this Certificate and relief from automatic stay be granted by the Court to allow Option One Mortgage Corporation to foreclose pursuant to the Stipulation Agreement.

Respectfully submitted,

Option One Mortgage Corporation,
By its Attorney

/s/ Richard T. Mulligan _____
Richard T. Mulligan, Esquire
HARMON LAW OFFICES, P.C.
P.O. Box 610389
Newton Highlands, MA 02461-0389
617-558-0500

Dated: May 18, 2007

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS
EASTERN DIVISION

In re: Richard F. Berlo Jr., Debtor

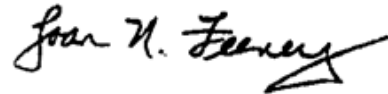
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Order Granting Relief
From The Automatic Stay And Leave To Foreclose Mortgage

This matter has come before the Court, and based upon the Certificate of Non-Compliance it is hereby ordered that Option One Mortgage Corporation, its Successors and/or Assigns, Motion for Relief From the Automatic Stay is hereby granted and it may proceed to foreclose or accept a deed in lieu of foreclosure of the mortgage given by Richard F. Berlo Jr. and Irene C. Skapriwsky to Option One Mortgage Corporation, dated October 21, 2003 and is recorded with the Suffolk County Registry of Deeds at Book 33110, Page 165 and which covers the premises located at 293-295 Forest Hills Street, Jamaica Plain (Boston), MA 02130, and may exercise its rights under said Mortgage, including preserving its right to seek any deficiency to the extent permitted by state and federal law, including 11 U.S.C. §524(a), and may bring such actions, including, without limitation, summary process proceedings, as are permissible by law, all as set forth in its Motion.

Honorable Joan N. Feeney
United States Bankruptcy Judge

200506-0571



5/29/2007

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS
EASTERN DIVISION

IN RE: Richard F. Berlo Jr.

CHAPTER 13
CASE NO. 05-10805-JNF

CERTIFICATE OF SERVICE

I, Richard T. Mulligan, Esquire, state that on May 18th, 2007, I electronically filed the foregoing Certificate of Non-Compliance with the United States Bankruptcy Court for the District of Massachusetts using the CM/ECF System. I served the foregoing document on the following CM/ECF participants:

John Fitzgerald, Assistant U.S. Trustee
Carolyn Bankowski, Trustee
Bill N. Jacob, Esq. for the Debtor

I certify that I have mailed by first class mail, postage prepaid the documents electronically filed with the Court on the following non CM/ECF participants:

/s/ Richard T. Mulligan
Richard T. Mulligan, Esquire
BBO# 567602

Richard F. Berlo, Jr.
293-295 Forest Hills Street
Jamaica Plain (Boston), MA 02130

Irene C. Skapriwsky
293-295 Forest Hills Street
Jamaica Plain (Boston), MA 02130

City of Boston
Tax Collector's Office
P.O. Box 9711
Boston, MA 02114

RTM/EAL/200506-0571/Berlo, Richard